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|---------------------------------|--|-------------------------------|-----------------------------|
| <i>SERFF Tracking Number:</i> | <i>NWST-125794510</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Northwestern Long-Term Care Insurance Company</i> | <i>State Tracking Number:</i> | <i>40105</i> |
| <i>Company Tracking Number:</i> | <i>90-2342 LTC</i> | | |
| <i>TOI:</i> | <i>LTC03I Individual Long Term Care</i> | <i>Sub-TOI:</i> | <i>LTC03I.001 Qualified</i> |
| <i>Product Name:</i> | <i>90-2342 LTC</i> | | |
| <i>Project Name/Number:</i> | <i>90-2342 LTC/90-2342 LTC</i> | | |

Filing at a Glance

Company: Northwestern Long-Term Care Insurance Company

Product Name: 90-2342 LTC

SERFF Tr Num: NWST-125794510 State: ArkansasLH

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed

State Tr Num: 40105

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: 90-2342 LTC

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Authors: Angela Hanson, Debbie Orr

Disposition Date: 10/02/2008

Date Submitted: 08/28/2008

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 90-2342 LTC

Status of Filing in Domicile:

Project Number: 90-2342 LTC

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 10/02/2008

State Status Changed: 10/02/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

We are submitting the form referenced above for your review and approval, if necessary, or for your information.

The form referenced above is an advertising form that will be used by our agents.

This is new material that does not replace any existing material.

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Sincerely,

Angela S. Hanson
Product Compliance Consultant
414.665.7233

Company and Contact

Filing Contact Information

Angela Hanson, Product Compliance Specialist angelahanson@northwesternmutual.com
720 East Wisconsin Avenue (414) 665-7233 [Phone]
Milwaukee, WI 53202 (414) 665-5006[FAX]

Filing Company Information

| | | |
|---|-------------------------|------------------------------|
| Northwestern Long-Term Care Insurance Company | CoCode: 69000 | State of Domicile: Wisconsin |
| 720 East Wisconsin Avenue | Group Code: 860 | Company Type: Long Term Care |
| Rm S845 | | |
| Milwaukee, WI 53202 | Group Name: | State ID Number: |
| (414) 665-4224 ext. [Phone] | FEIN Number: 36-2258318 | |
| | ----- | |

Filing Fees

| | |
|------------------|-------------------------------|
| Fee Required? | Yes |
| Fee Amount: | \$25.00 |
| Retaliatory? | No |
| Fee Explanation: | \$25.00 per advertising form. |
| Per Company: | No |

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|---|---------|----------------|---------------|
| Northwestern Long-Term Care Insurance Company | \$25.00 | 08/28/2008 | 22186137 |

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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|---------------|-------------------|-------------------|-----------------------|
| Filed | Stephanie Fowler | 10/02/2008 | 10/02/2008 |

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Disposition

Disposition Date: 10/02/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NWST-125794510 State: Arkansas
Filing Company: Northwestern Long-Term Care Insurance State Tracking Number: 40105
Company
Company Tracking Number: 90-2342 LTC
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: 90-2342 LTC
Project Name/Number: 90-2342 LTC/90-2342 LTC

| Item Type | Item Name | Item Status | Public Access |
|-----------|--|-------------|---------------|
| Form | Arkansas Partnership Plan Requirements | Filed | Yes |

| | | | |
|--------------------------|---|------------------------|----------------------|
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Form Schedule

Lead Form Number: 90-2342 LTC

| Review Status | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|---------------|-----------------------|-------------|--|---------|----------------------|-------------|------------------------------|
| Filed | 90-2342-83 LTC (0307) | Advertising | Arkansas Partnership Plan Requirements | Initial | | | AR 90 2342 83 LTC (0307).pdf |

Arkansas Partnership Plan Requirements

QuietCare®

The Partnership Program is a partnership between state government and private insurance companies to assist individuals in planning for their long-term care needs. Some long-term care insurance policies sold in Arkansas qualify for the Arkansas Long Term Care Insurance Partnership Program. Long-term care insurance policies that qualify as Partnership Policies may protect the policyholder's assets through a feature known as "asset disregard." This feature applies special Medicaid eligibility rules to persons who have received benefits under a qualified Partnership Policy.

"Asset disregard" allows a person to keep assets equal to the benefit amounts received under a qualified Partnership Policy without affecting the person's eligibility for Medicaid. Asset disregard is **not** available under a long-term care insurance policy that is not a Partnership Policy.

While Partnership Program policies offer some asset protection for persons with limited assets, they do not change Medicaid qualification standards. Therefore, for consumers who have more than the state minimum of income at the time they apply for Medicaid benefits, Partnership policies may not provide any protection in addition to what is already afforded by the existing long-term care policy.

Furthermore, once an insured needs to have services paid for by Medicaid, he or she may have fewer choices of types of providers for his or her care because the long-term care insurance policy covers a broader range of service providers that Medicaid currently covers, and Medicaid does not define what may be covered in the future.

In order for a Northwestern Long Term Care insurance policy to qualify as a Partnership Policy in Arkansas, the following elements are required:

- The policy must be issued on or after January 1, 2008;
- For those ages 75 or less at date of issue, the policy must have the Automatic Benefit Increase (ABI) inflation protection option. The Automatic Additional Purchase Benefit option (AAPB) does not qualify as inflation protection for the Arkansas Partnership Program; and
- The applicant must be a resident of Arkansas when the coverage first becomes effective under the policy.

All Northwestern Long Term Care policyowners whose policies meet the preceding requirements will receive a notice confirming that their policies qualify as Partnership Policies as of the date of issue.

Policy forms RS.LTC.(0708) and RS.LTC.ML.(0708) contains exclusions and limitations.

Form RS.LTC.ML.(0708) is only available in New Jersey, New York and Pennsylvania.

Presented By: [Norm Weston, Agent]

[00/00/00]

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90-2342-83 LTC (0307)

Illustration No. XX5555-XXXXXX-555555

Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI

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Rate Information

Rate data does NOT apply to filing.